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Attorney Case No.: 126-001USA000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original Application of:

Applicant

Kathleen Tyson-Quah,

1 Canons Close, Radlett, Hertordshire,

WD7 7ER, United Kingdom

Title of Invention

METHOD OF AND SYSTEM FOR MITIGATING

RISK ASSOCIATED WITH SETTLING OF

FOREIGN EXCHANGE AND OTHER PAYMENTS-

BASED TRANSACTIONS

Honorable Commissioner for Patents and Trademarks Washington, DC 20231

TRANSMITTAL LETTER ACCOMPANYING THE FILING OF AN ORIGINAL APPLICATION

Sir:

This is a request for filing an original Application entitled "Method Of And System For Mitigating Risk Associated With Settling Of Foreign Exchange And Other Payments-Based Transactions", by Kathleen Tyson-Quah, and comprising:

- Sixty Two (62) pages of Specification;
- Fourteen (14) pages of Claims to Invention;
- One (1) page of Abstract of Disclosure;
- Twenty (20) sheets of Informal Drawings; and
- Certificate of Express Mailing (No. EL321109103US) under C.F.R. 1.10 dated February 25, 2000.

Power of attorney has been appointed to Thomas J. Perkowski, Reg. No. 33,134 of Soundview Plaza, 1266 East Main Street, Stamford, Connecticut 06902, and will be filed in the present Application shortly.



Transmittal Lette ccompanying Filing of an Original Application
Applicant: Kathleen Tyson Quah

Attorney Case No.: 126-001USA000

Please address all correspondence to:

Thomas J. Perkowski, Esq. Thomas J. Perkowski, Esq., PC Soundview Plaza 1266 East Main Street Stamford, Connecticut 06902

Respectfully submitted,

Dated: February 25, 2000

Thomas J. Perkowski, Esq.
Reg. No. 33,134
Attorney for Applicant
Thomas J. Perkowski, Esq., P.C.
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1266 East Main Street
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203-357-1950

CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.10

I hereby certify that this correspondence is being deposited with the United States Postal Service on February 25, 2000, as Express Mail (No. EL321109103US) in a postage prepaid envelope addressed to:

Commissioner for Patents and Trademarks Washington, D.C. 20231

Nancy M. Short

Nanny M. Ahmit

Date: February 25, 2000